

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Delrose N. Irving  
DebtorCase No. 11-10406-mdc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 17

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db  
13226600 +Delrose N. Irving, 1100 Fanshawe Street, Philadelphia, PA 19111-4936  
+Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412  
13698979 Deutsche Bank National Trust Company, as Trustee, c/o Ocwen Loan Servicing, LLC,  
Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
13666338 +LSF9 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way,  
Oklahoma City, OK 73134-2500  
13121624 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, P O Box 619096, Dallas, TX 75261-9741)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:57 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 22 2016 02:17:55  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 22 2016 02:18:22 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12453705 +EDI: AFNIRECOVERY.COM Oct 22 2016 01:53:00 Afni, Inc., PO BOX 3247,  
Bloomington, IL 61702-3247  
12400685 +EDI: BANKAMER.COM Oct 22 2016 01:53:00 BAC Home Loans Servicing LP, Bankruptcy Department,  
400 National Way, Mail Stop: CA6-919-01-23, Simi Valley, CA 93065-6414  
12504737 +EDI: CITICORP.COM Oct 22 2016 01:53:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
12388556 +E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:57 City of Philadelphia Law Department,  
School District of Philadelphia, 1515 Arch Street 15th Fl Tax Unit,  
Philadelphia PA 19102-1501  
12326828 +EDI: TSYS2.COM Oct 22 2016 01:53:00 Department Stores National Bank/Visa,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
12569781 +Fax: 407-737-5634 Oct 22 2016 02:54:44 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
Suite #100, West Palm Beach, FL 33409-6493  
12291755 +Fax: 407-737-5634 Oct 22 2016 02:54:44 Ocwen Loan Servicing, LLC,  
Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,  
West Palm Beach, FL 33409-6493  
12439147 EDI: PRA.COM Oct 22 2016 01:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
12347637 EDI: ECAST.COM Oct 22 2016 01:53:00 eCAST Settlement Corporation, assignee,  
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12355388\* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,  
New York, NY 10087-9262

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Oct 21, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2016 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for the Certificateholders of the Vendee Mortgage Trust 2010-1 ecfmail@mw-c-law.com  
AMY JEAN GLASS on behalf of Creditor Ocwen Loan Servicing, LLC aglass2769@yahoo.com  
ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
ANDREW F GORNALL on behalf of Creditor Deutsche Bank National Trust Company, et al... agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ANN E. SWARTZ on behalf of Creditor Deutsche Bank National Trust Company, et al... ecfmail@mw-c-law.com, ecfmail@mw-c-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for the Certificateholders of the Vendee Mortgage Trust 2010-1 ecfmail@mw-c-law.com  
CHANDRA M. ARKEMA on behalf of Creditor Ocwen Loan Servicing, LLC pakb@logs.com  
ELANA BROOKE FLEHINGER on behalf of Creditor Ocwen Loan Servicing, LLC servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS Mortgage Loan cblack@udren.com  
ELANA BROOKE FLEHINGER on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS mortgage cblack@udren.com  
ELANA BROOKE FLEHINGER on behalf of Creditor Ocwen Loan Servicing, LLC cblack@udren.com  
HEATHER STACEY RILOFF on behalf of Creditor Ocwen Loan Servicing, LLC heather@mvrlaw.com, Diane@mvrlaw.com  
HILARY B. BONIAL on behalf of Creditor Wells Fargo Bank, N.A. hbonial@nbsdefaultservices.com, notice@bkcyllaw.com  
HILARY B. BONIAL on behalf of Creditor Litton Loan Servicing LP hbonial@nbsdefaultservices.com, notice@bkcyllaw.com  
JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com  
KASSIA FIALKOFF on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-NLC1, Asset-Backed Certificates, Series 2006-NLC1 kfialkoff@duanemorris.com  
KASSIA FIALKOFF on behalf of Creditor Ocwen Loan Servicing, LLC kfialkoff@duanemorris.com  
KERI P EBECK on behalf of Creditor LSF9 Master Participation Trust kebeck@weltman.com, jbluemle@weltman.com  
KIMBERLY A. BONNER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 amps@manleydeas.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Deutsche Bank National Trust Company, et al... mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
ROBERT CAPTAIN LEITE-YOUNG on behalf of Debtor Delrose N. Irving rleite@rlmfir.com, Bankruptcyhelp101@gmail.com  
SHERRI J. BRAUNSTEIN on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 2003 sbraunstein@udren.com, vbarber@udren.com  
SHERRI J. BRAUNSTEIN on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-NLC1, Asset-Backed Certificates, Series 2006-NLC1 sbraunstein@udren.com, vbarber@udren.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 27

<b>Information to identify the case:</b>					
Debtor 1	<u>Delrose N. Irving</u>			Social Security number or ITIN	<b>xxx-xx-1498</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>11-10406-mdc</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Delrose N. Irving  
aka Delrose Irving

10/20/16

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**